

# Cardholder Training



**Government Travel Charge Card  
Cardholder Training Presentation**

# Agenda



- Travel Card Program
- Key Players
- Policy
- Delinquency Management
- Takeaways



# Travel Card Program

## Why use the Travel Card?

- Public Law 105-264
  - The Travel and Transportation Reform Act of 1998 mandates use of the Government Travel Charge Card for federal employees on official government travel
- DoD Financial Management  
Regulations (FMR) Volume 9 Chapter 3
  - Mandatory for Frequent Travelers – 3 or more TAD trips per year
- MCO 4600.40A

# Key Players



## Role of HQMC RFF Component Manager

- Overall management of the GTCC Program
  - Provide component level training
  - Monitor entire component for misuse/abuse
  - Assist the Inspector General
  - Metric reporting
- Provide program updates to DC P&R
- Provide Policy and Guidance to Marine Corps  
MCO  
MARADMIN
- Serve as direct liaison with Major Commands and  
GTCC contract service providers
  - VISA
  - Citi Bank

# Key Players



## Role of the APC

- Agency Program Coordinator (APC) is the primary liaison between the Cardholder and the Bank
- Your APC:
  - Provides application form or online application
  - Answers questions about the Travel Card Program
  - Controls temporary credit limit increases
  - Reviews monthly reports
  - Review ALL Cardholder transactions
  - Reports delinquency and suspected misuse to chain of command

# Key Players



## Role of the Cardholder

- Communicate with your APC
- Read and sign Statement of Understanding (SOU)
- Complete annual training requirements
- Notify Citi Bank in the case of a lost or stolen card
- Keep all receipts of transactions charged to the card
- Submit travel voucher in a timely manner and follow up until payment is received
- Prompt payment of GTCC account
- Request partial payments on DTS orders while on extended TAD travel (45 days or more)



# Cardholder Highlights

- Cardholders must Check In/Out with APC when they execute PCS/PCA orders
- GTCC accounts do not automatically transfer
- Updating your DTS profile at new Command does not transfer your GTCC account
- The APC must request the transfer of your GTCC account to their Command's hierarchy
- Cardholders must sign new SOU when reporting to new unit

# Policy



## Statement of Understanding

- Contract stating that the Cardholder understands the rules and regulations pertaining to the GTCC Program
- Card holder acknowledges that the card is only to be used for official government travel related expenses
- Cardholder accepts responsibility for all transactions they made with the card
- Must be on file with APC



# Policy

## Standard versus Restricted

### **Standard Line**

Total Charge \$7,500

Total Monthly ATM \$650

Retail \$250 Monthly

### **Restricted Line**

Total Charge \$4,000

Total Monthly ATM \$365

Retail \$100 Monthly

**Retail is all charges other than lodging, airfare, car rental and m**

# Policy



## Proper Use

- Only while performing official government travel
  - Lodging
  - Transportation
  - Meals
  - ATM cash withdrawal, not to exceed authorized per diem
  - Incidental expenses (only if reimbursable on voucher)
- Not for personal use
- For use only by the Cardholder whose name is on the card

# Examples of **UNAUTHORIZED** Transactions



- Buy meals for other personnel
- Buy personal items needed while TAD; shoes, clothing/uniform items, haircut, toiletry items, etc
- Pay for altering/tailoring of uniforms
- Use card to get credit balance back
- Pay expense for spouse or other personnel going on TAD

# Policy

## Citi Bank Fees

- **Late Fees**
  - Begins at 75 days
  - \$29 each 30 day cycle
- **Returned Check**
  - \$29 fee for NSF check
  - After 3 NSF's in 12 months, the bank has the option to cancel account
- **Re-instatement**
  - \$29 fee if approved
- **Salary Offset**
  - \$80 fee if 120+ days delinquent
- **Expedited Card Delivery**
  - \$20 fee - charged to GTCC account
- **ATM Fees**
  - ATM Service Fee 2% or \$2 (whichever is greater)
  - ATM User Fee
- **Late Fees**
  - Only reimbursable when in Mission Critical status or delinquency is fault of government for not processing voucher within 30 days of submit date.

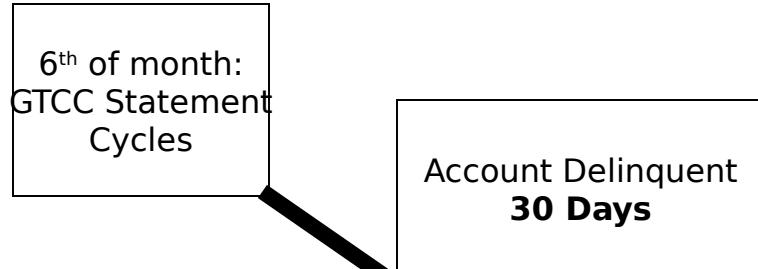
# Policy



## Travel Card Statement

- Billing Cycle ends on the 6<sup>th</sup> of each month
- Due date is on the 1<sup>st</sup> of each month
- Cardholder is responsible for full payment regardless of whether reimbursement has been received, that is why it is imperative to submit the voucher in a timely manner and follow up until payment is received

# Delinquency Timeline



# Policy



## Disputed Transactions

- First cardholder must attempt to resolve disputed charge with the merchant
- Initiate the dispute process with Citi Bank if:
  - Issue not resolved with the merchant
  - Transaction is a billing error
- Accounts receive temporary credit for transactions in dispute
- Initiate all disputed transactions within 60 days
  - Of the statement date on which transaction posted
  - If dispute is not filed, cardholder is responsible for payment

# Delinquency Management



## **Mission Critical**

- Engaged in activity in a remote location that would preclude them from filing an interim voucher - not applicable if on DTS orders, partial payments can be scheduled
- In an area where a pay activity is not available for them to file an interim voucher mailing an interim voucher is unfeasible due to operational limitations
- Unable to file a voucher due to the nature of their mission (the mission precludes them from being identified as a government employee)

# Delinquency Management



## Mission Critical

- Account must not be greater than 60 days delinquent (not suspended)
- Request must be made by the APC, not the Cardholder
- Orders must state “Mission Critical”
- Late fees will be waived
- Voucher must be settled within 45 days of removal from mission critical status

Cardholders can be placed in Mission Critical for 60 days. If more time is needed, the APC can call prior to the end of the 60 days to request extension.

# Delinquency Management



## Split Disbursement Option

- **Mandatory for Military and Civilians**
- Direct payment to Citi Bank for total of outstanding charges if correctly adjusted
- Assists travelers in fulfilling their payment responsibilities

# Delinquency Management



- Split Disbursement Amount should Include ALL CHARGES:
  - Airfare
  - Lodging
  - Rental Car & fuel
  - Parking
  - Conference fees
  - Meals
  - Cash Advances
  - Cash Advance fees

# Delinquency Management



- DTS Claims:
  - DTS defaults split disbursement for Air, lodging and rental charges if your profile lists a GTCC account
  - Traveler must manually add **ALL** other charges
    - Refer to the DTS presentation on adjusting the split disbursement amount

# Delinquency Management



## Reduced Payment Plan

- Payment agreement between the Bank and Cardholder
- Available only if account is over 90 days delinquent
- Written agreement required
- Account will be suspended and deactivated
- If Cardholder defaults on any payments, account will be placed in Salary Offset through DFAS
- Fees:
  - \$45 set up fee
  - \$29 late payment fees (each cycle)
  - \$10 monthly maintenance fee
- If completed, card can be reinstated as a Restricted card

# Delinquency Management



## Salary Offset

- Implemented for collection of delinquencies 120 days past due
- Major Points
  - Account is cancelled (will not be reinstated)
  - Due Process letter mailed at 90 days
  - Fees:
    - \$80 set up fee
      - \$25 DFAS administrative fee
      - \$55 Citi Bank administrative fee
    - 3 late payment fees (\$29 each)
  - 15% of monthly disposable income used as payment
  - Statement line added to LES
  - Dispute Process/Petition for Hearing
  - Per OSD Memo of 23 APR 03 procedure may be applied against retired civilian employees

# Delinquency Management



## Salary Offset Dispute Process

- Dispute form included with Due Process Notification letter
- Petition for a Hearing allows the Cardholder to contest:
  - Amount of the debt
  - Amount of the proposed offset schedule
- Filed within 30 days of Due Process Notification letter
- Temporarily suspends Salary Offset

# Takeaways

- Communicate with your APC
- Use the Travel Card only for official government travel related expenses
- Adjust Split Pay Correctly
- Keep all receipts
- Pay your statement on time
- MAGTFTC/HQBN APC is Steve Kennaugh (760) 830-7455.
- Card holders from all other Units contact your S-1

